

In re:  
Samuel Delacruz  
Samuel Delacruz  
Debtors

Case No. 23-11283-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 20, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+++      Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:**

Recip ID	Recipient Name and Address
db	+++ Samuel Delacruz, MAILING ADDRESS, 905 N. 9th Street, Reading, PA 19604-2309

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2023 at the address(es) listed below:

Name	Email Address
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BONNIE B. FINKEL	on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
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BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
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DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2022-INV3 Trust bkgroup@kmlawgroup.com
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DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
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LARRY W. MILLER, JR.	on behalf of Debtor Samuel Delacruz lmiller@millerlawgroup.net sjameson@millerlawgroup.net
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MARK A. CRONIN	
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on behalf of Creditor MFA Financial Inc. bkgroup@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA  
2022-INV3 Trust mfarrington@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmil@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samuel Delacruz

Debtor(s)

CHAPTER 7

Wilmington Savings Fund Society, FSB, not in its  
individual capacity, but solely as trustee of MFA 2022-  
INV3 Trust

NO. 23-11283 PMM

Movant

vs.

11 U.S.C. Section 362

Samuel Delacruz

Debtor(s)

Bonnie B. Finkel

Trustee

**ORDER**

AND NOW, this 20th day of October, 2023 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Sections 362), is modified with respect to the subject premises located at 841 North 8Th Street And 845 North 8Th Street, Reading, PA 19604 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

*Patricia M. Mayer*

Hon. Patricia M. Mayer  
United States Bankruptcy Judge.